

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Michael Cooper

Debtor(s)

Case No. 15-22623

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2015.
- 2) The plan was confirmed on 11/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/31/2016.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$65,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,885.72
Less amount refunded to debtor	\$2,516.12

**NET RECEIPTS:** **\$16,369.60**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$765.15
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$765.15**

Attorney fees paid and disclosed by debtor: \$2,625.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	1,100.00	1,247.41	1,247.41	0.00	0.00
ARCHERFIELD FUNDING	Unsecured	2,525.00	2,312.13	2,312.13	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	510.00	510.00	0.00	0.00
BAYVIEW LOAN SERVICING LLC	Secured	1,708.27	1,708.27	1,708.27	0.00	0.00
BAYVIEW LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	681.00	718.92	718.92	0.00	0.00
BROOKWOOD LOANS OF ILLINOIS LI	Unsecured	1,200.00	2,145.80	2,145.80	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,821.00	1,877.93	1,877.93	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,710.00	1,844.58	1,844.58	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	98.00	291.18	291.18	0.00	0.00
CREDIT FIRST NA	Unsecured	989.00	1,037.67	1,037.67	0.00	0.00
EXPRESS CASH MART OF ILLINOIS L	Unsecured	371.00	300.00	300.00	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,400.00	828.46	828.46	0.00	0.00
LEGACY FIELDS CONDO ASSOC	Secured	300.00	300.00	300.00	0.00	0.00
LVNV FUNDING	Unsecured	887.00	945.76	945.76	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	860.43	860.43	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	449.41	449.41	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	546.89	546.89	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	903.86	903.86	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	2,110.04	2,110.04	0.00	0.00
MOUNTAIN SUMMIT FINANCIAL INC	Unsecured	500.00	166.00	166.00	0.00	0.00
PAYPAL	Unsecured	2,033.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	23.00	NA	NA	0.00	0.00
QVC	Unsecured	501.00	NA	NA	0.00	0.00
RISH INC DBA LENDUP	Unsecured	400.00	NA	NA	0.00	0.00
RUSH COPLEY MEDICAL CENTER	Unsecured	150.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RUSH UNIVERSITY MEDICAL CENTE	Unsecured	95.00	NA	NA	0.00	0.00
GREENVALLEY CASH LLC	Unsecured	575.00	NA	NA	0.00	0.00
WALMART	Unsecured	809.00	NA	NA	0.00	0.00
DERMATOLOGY ASSOCIATES LTD	Unsecured	40.00	NA	NA	0.00	0.00
EVINE LIVE	Unsecured	286.00	NA	NA	0.00	0.00
CENTER FOR DERM & SKIN CANCER	Unsecured	286.00	NA	NA	0.00	0.00
ASHTON DENTAL PC	Unsecured	34.00	NA	NA	0.00	0.00
ACL LABORATORIES	Unsecured	58.00	NA	NA	0.00	0.00
ADVANCE PAYCHECK INC	Unsecured	1,503.00	NA	NA	0.00	0.00
AMAZON	Unsecured	634.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	9,154.00	5,324.89	5,324.89	0.00	0.00
TD AUTO FINANCE LLC	Secured	52,996.00	52,626.66	52,626.66	7,604.04	1,228.58
TD AUTO FINANCE LLC	Secured	41,053.00	40,828.13	40,828.13	5,474.93	1,296.90
ZINGO CASH ILLINOIS LLC	Unsecured	1,527.00	1,503.79	1,503.79	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,708.27	\$0.00	\$0.00
Debt Secured by Vehicle	\$93,454.79	\$13,078.97	\$2,525.48
All Other Secured	\$300.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$95,463.06</b>	<b>\$13,078.97</b>	<b>\$2,525.48</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$25,925.15</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$765.15</u>	
Disbursements to Creditors	<u>\$15,604.45</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$16,369.60</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/18/2016

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.